

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION

In re: JOHN M. JULIAN

Case No. 5:21-bk-00583

Debtor(s)

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/22/2021.
- 2) The plan was confirmed on 07/02/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/26/2022, 06/17/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 09/12/2022.
- 5) The case was dismissed on 02/21/2023.
- 6) Number of months from filing or conversion to last payment: 22.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 20,550.00
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 20,550.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,480.40
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 4,480.40</b>
Attorney fees paid and disclosed by debtor(s):	\$ 2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
J ZAC CHRISTMAN ESQUIRE	Lgl	0.00	500.00	5,000.00	3,000.00	0.00
FAY SERVICING, LLC	Sec	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	10,507.71	10,507.67	10,507.67	0.00	0.00
MILLENNIUM FINANCIAL GROUP	Uns	3,722.08	3,722.08	3,722.08	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	25,221.09	33,104.38	27,558.64	14,777.82	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	33,104.38	5,545.74	0.00	0.00
FIRSTENERGY	Uns	14,045.60	16,853.84	16,853.84	0.00	0.00
COMMONWEALTH OF	Pri	4,562.90	2,762.17	2,408.99	1,291.78	0.00
COMMONWEALTH OF	Uns	0.00	2,762.17	353.18	0.00	0.00
BOROUGH OF DEL WATER GAP	Uns	841.20	3,264.45	3,264.45	0.00	0.00
FAY SERVICING, LLC	Sec	351,491.18	393,801.68	246,254.22	0.00	0.00
AT&T BANKRUPTCY	Uns	1,417.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	40,422.00	NA	NA	0.00	0.00
BLUE RIDGE COMMUNICATIONS	Uns	932.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Uns	790.24	NA	NA	0.00	0.00
CYBERCOLLECT	Uns	107.00	NA	NA	0.00	0.00
DR. LEONARDS	Uns	28.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Uns	390.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
JPMORGAN CHASE BANK, NA	Uns	79,115.61	NA	NA	0.00	0.00
NE PA COMMUNITY FCU	Uns	600.00	NA	NA	0.00	0.00
PENNYWISE	Uns	1,927.44	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	246.95	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 246,254.22	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 246,254.22</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 29,967.63	\$ 16,069.60	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 29,967.63</b>	<b>\$ 16,069.60</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 40,246.96</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,480.40
Disbursements to Creditors	\$ 16,069.60
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 20,550.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/27/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.